

**Information to identify the case:**

Debtor 1	<u>Della S Mayfield</u>	Social Security number or ITIN	xxx-xx-0374
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-22446-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Della S Mayfield

3/9/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Della S Mayfield  
Debtor

Case No. 21-22446-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 09, 2022

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2022:

Recip ID	Recipient Name and Address
db	+ Della S Mayfield, 219 Melzina Street, Springdale, PA 15144-1025
15430401	+ Receivables Managemnt Partners, Attn: Bankruptcy, Po Box 630844, Cincinnati, OH 45263-0844

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 10 2022 04:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 09 2022 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 10 2022 04:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 09 2022 23:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Mar 10 2022 04:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15430390	+ Email/PDF: bncnotices@becket-lee.com	Mar 09 2022 23:51:45	American Express Travel Related Services, Attn: Bankruptcy, Po Box 981537, El Paso, TX 79998-1537
15430391	+ Email/PDF: bncnotices@becket-lee.com	Mar 09 2022 23:51:39	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15430394	+ EDI: CITICORP.COM	Mar 10 2022 04:43:00	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15430395	+ EDI: AMINFOFP.COM	Mar 10 2022 04:43:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15430393	EDI: JPMORGANCHASE	Mar 10 2022 04:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15430398	Email/Text: ml-ebn@missionlane.com	Mar 09 2022 23:43:00	Mission Lane LLC, Attn: Bankruptcy, Po Box 105286, Atlanta, GA 30348
15430396	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 09 2022 23:51:38	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15430397	+ EDI: MID8.COM	Mar 10 2022 04:43:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15430399	Email/Text: bkrgeneric@penfed.org	Mar 10 2022 12:27:00	Pentagon Federal Credit Union, Attn: Bankruptcy,

District/off: 0315-2

User: admin

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Date Rcvd: Mar 09, 2022

Form ID: 318

Total Noticed: 18

15430392	Email/Text: Bankruptcy.Notices@pnc.com	Mar 09 2022 23:43:00	P.O. Box 1432, Alexandria, VA 22313 BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
15430400	EDI: PRA.COM	Mar 10 2022 04:43:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15430402	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 09 2022 23:51:39	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15430653	+ EDI: RMSC.COM	Mar 10 2022 04:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 18

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Metropolitan Life Insurance Company c/o Community

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Metropolitan Life Insurance Company c/o Community Loan Servicing LLC bnicholas@kmlawgroup.com
Corey J. Sacca	on behalf of Debtor Della S Mayfield csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Jeffrey J. Sikirica	trusteesikirica@zoominternet.net PA59@ecfbis.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

TOTAL: 4